Case 16-18824-sr Doc 13 Filed 02/05/17 Entered 02/06/17 01:08:20 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Natasha R Pratt Debtor Case No. 16-18824-sr Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Feb 03, 2017 Form ID: 3091 Total Noticed: 30

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 05, 2017.
db
                   +Natasha R Pratt,
                                          1437 67th Avenue, Philadelphia, PA 19126-2762
                   +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
tr
13841918
                   +AES/Brazosus, Aes/Ddb,
                                                      Po Box 8183,
                                                                         Harrisburg, PA 17105-8183
                   +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
+Aes/natnl Ed,elt Zions, Po Box 61047, Harrisburg, PA 17106-1047
+Bank Of America, N.a, 4909 Savarese Cir, Tampa, FL 33634-2413
+Central Financial Control, Po Box 66044, Anaheim, CA 92816-6044
13841922
13841920
13841923
13841924
                   +Commonwealth of PA Municipal Court, 1401 Arch Street, Philadelphia, PA 19102-1525
+Commonwealth of Pennsylvania, Department of Revenue, 1400 Spring Garden St, Rm 1206,
13841925
13841926
                     Philadelphia, PA 19130-4414
                   +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
+Fed Loan Sevicing, Po Box 69184, Harrisburg, PA 17106-9184
13841929
                   +Fed Loan Sevicing, Po Box 69184, Harrisburg, PA 17106-9184
+PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor,
13841944
13841955
                     Philadelphia, PA 19122-2806
                   +PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
+Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
State of New Jersey Dept. of Labor, P.O. Box 951, Trenton, NJ 08625-0951
13857296
13841957
13841960
                   +United Bk Of Philadelp, 30 S 15th St, Philadelphia, PA 19102-4805
13841961
13841962
                   +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053,
                                                                                                         Mason, OH 45040-8053
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: dmol60west@gmail.com Feb 04 2017 03:42:34 DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
                    E-mail/Text: bankruptcy@phila.gov Feb 04 2017 03:44:34 City of Philadelphia,
smg
                     City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
                      Philadelphia, PA 19102-1595
                   +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 04 2017 03:44:01
                                                                                                                 U.S. Attorney Office,
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 04 2017 03:43:37 United States Trustee,
ust
                    Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philade EDI: AIS.COM Feb 04 2017 03:13:00 American InfoSource LP as agent for,
                                                                                                         Philadelphia, PA 19107-4405
13847078
                   T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848 +E-mail/Text: csdlclientservices@cboflanc.com Feb 04 2017 03:44:40
13841927
                     Credit Bureau of Lancater County, Inc, Po Box 1271, Lancater, PA 17608-1271
13841928
                   +E-mail/Text: bknotice@erccollections.com Feb 04 2017 03:43:43
                                                                                                        ERC/Enhanced Recovery Corp,
                   8014 Bayberry Rd, Jacksonville, FL 32256-7412
+EDI: IRS.COM Feb 04 2017 03:13:00 Internal Re
Philadelphia, PA 19101-7346
                                                                    Internal Revenue Service, PO Box 7346,
13841953
                   EDI: PRA.COM Feb 04 2017 03:13:00 Portfolio Recovery, Po Box 41067, Norfoll +E-mail/Text: bankruptcygroup@peco-energy.com Feb 04 2017 03:42:42 Peco Energy,
13841956
                                                                                                                    Norfolk, VA 23541
13841954
                    2301 Market Street, Philadelphia, PA 19103-1380
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 04 2017 03:43:31
13847715
                     Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
                     Harrisburg PA 17128-0946
                   +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Feb 04 2017 03:23:12
13841959
                                                                                                   Regional Acceptance Co,
                      621 W Newport Pike, Wilmington, DE 19804-3235
                    E-mail/Text: james.feighan@phila.gov Feb 04 2017 03:44:54
13841963
                                                                                                   Water Revenue Bureau,
                      1401 JFK Blvd., Philadelphia, PA 19102-1663
                                                                                                                     TOTAL: 13
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                  +FREDERICK L. REIGLE,
                                                Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
atv*
                     Reading, PA 19606-0410
                    Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
smq*
                     Harrisburg, PA 17128-0946
13841919*
                   +AES/Brazosus, Aes/Ddb, Po Box 8183,
                                                                         Harrisburg, PA 17105-8183
13841921*
                   +Aes/natnl Ed,elt Zions,
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                   +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
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                   +Fed Loan Servicing,
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13841932*
                   +Fed Loan Servicing,
                                                Po Box 60610,
13841933*
                   +Fed Loan Servicing,
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13841934*
                   +Fed Loan Servicing,
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13841937*
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                   +Fed Loan Servicing,
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13841938*
                   +Fed Loan Servicing,
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13841939*
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13841940*
                   +Fed Loan Servicing,
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13841941*
                   +Fed Loan Servicing,
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Harrisburg, PA 17106-0610
                   +Fed Loan Servicing,
13841942*
                                                Po Box 60610,
13841943*
                   +Fed Loan Servicing,
                                                Po Box 60610,
                   +Fed Loan Sevicing, Po Box 69184,
+Fed Loan Sevicing, Po Box 69184,
                                              Po Box 69184,
                                                                   Harrisburg, PA 17106-9184
Harrisburg, PA 17106-9184
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13841946*
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District/off: 0313-2		User: Lisa	Page 2	of 2	Date Rcvd: Feb 03, 2017	
		Form ID: 309I	Total I	Noticed: 30		
	***** BYPASSED RE	CIPIENTS (continu	red) ****			
13841947*	+Fed Loan Sev	·	•	PA 17106-9184		
13841948*	+Fed Loan Sev	ricing, Po Box 6	9184, Harrisburg,	PA 17106-9184		
13841949*	+Fed Loan Sev	ricing, Po Box 6	9184, Harrisburg,	PA 17106-9184		
13841950*	+Fed Loan Sev	ricing, Po Box 6	9184, Harrisburg,	PA 17106-9184		
13841951*	+Fed Loan Sev	ricing, Po Box 6	9184, Harrisburg,	PA 17106-9184		
13841952*	+Fed Loan Sev	ricing, Po Box 6	9184, Harrisburg,	PA 17106-9184		
13841958*	+Quality Asse	t Recovery, Po	Box 239, Gibbsboro	o, NJ 08026-0239		
					TOTALS: 0. *	27. ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below: BRIAN CRAIG NICHOLAS on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

DAVID M. OFFEN on behalf of Debtor Natasha R Pratt dmo160west@gmail.com, davidoffenecf@gmail.com

ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com FREDERICK L. REIGLE

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,

ecf_frpa@trustee13.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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		Paye 3 01 4			
Information to identify the case:					
Debtor 1	Natasha R Pratt	Social Security number or ITIN xxx-xx-3704			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court		Date case filed for chapter 13 12/28/16			
Case number: 16	6–18824–sr				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Natasha R Pratt	
2.	All other names used in the last 8 years		
3.	Address	1437 67th Avenue Philadelphia, PA 19126	
4.	Debtor's attorney Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625–9600 Email: <u>dmo160west@gmail.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800 Date: 2/3/17

For more information, see page 2

Debtor Natasha R Pratt

Case number 16–18824–sr

7.	Meeting of creditors			
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	March 3, 2017 at 12:00 PM	Location: Suite 18-341, 1234 Market Street, Philadelphia,	
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. PA 19107		
8.	Deadlines The bankruptcy clerk's office must eceive these documents and any	Deadline to file a complaint to challenge Filing deadline: 5/2/17 dischargeability of certain debts:		
required filing fee by the following deadlines.		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim Filing deadline: 6/1/17 (except governmental units):		
		Deadline for governmental units to file a proof of claim: Filing deadline: 6/26/17		
If a a S cl		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 4/19/17 at 10:00 AM, Location: Courtroom #4, 900 Market S	,	
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ac extend the deadline in this notice. Consult an attorney famili any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case			
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part a debt. However, unless the court orders otherwise, the debts will not be discharged until all payme under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from the discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of debts, which may include all or part a debt. However, unless the court orders otherwise, the debts will not be discharged until all payment under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from the debt of the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from the plan are made. A discharge means that creditors may never try to collect the debt from the debt excepted from the plan are made. A discharge of debts will not be discharged until all payment and the plan are made. A discharge of debts will not be discharged until all payment and the plan are made. A discharge of debts will not be discharged until all payment and the plan are made. A discharge of debts will not be discharged until all payment and the plan are made. A discharge of debts will not be discharged until all payment and payment an			